

**DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING AN  
APPLICATION DATA SHEET (37 CFR 1.76)**

Electronic Version v11

Stylesheet Version v10

**Title of  
Invention**

**RATE VALIDATION SYSTEM AND METHOD**

As the below named inventors, we declare that:

This declaration is directed to the invention titled: " RATE VALIDATION SYSTEM AND METHOD"

We believe that we are the original and first inventors of the subject matter which is claimed and for which a patent is sought;

We have reviewed and understand the contents of the above-identified application, including the claims, as amended by any amendment specifically referred to above;

We acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to us to be material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT International filing date of the continuation-in-part application.

All statements made herein of own knowledge are true, all statements made herein on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001, and may jeopardize the validity of the application or any patent issuing thereon.

**FULL NAME OF INVENTORS:**

|                                |                 |
|--------------------------------|-----------------|
| Inventor 1: Jitendra K Bhalgat | Inventor        |
| Signature : /JKB/              | Citizen of : US |
| Inventor 2: Carly Ann Allen    | Inventor        |
| Signature : /CAA/              | Citizen of : US |
| Inventor 3: Deborah C. Fearon  | Inventor        |

|                         |                 |
|-------------------------|-----------------|
| Signature : /DCF/       | Citizen of : US |
| Inventor 4: Clare Solly | Inventor        |
| Signature : /CS/        | Citizen of : GB |

**IN THE UNITED STATES PATENT  
AND TRADEMARK OFFICE**

**-- PATENT --**

|              |                                   |                   |            |
|--------------|-----------------------------------|-------------------|------------|
| Inventor(s): | Jitendra K. Bhalgat, et al.       | Docket No.:       | 70655.4300 |
| Serial No.:  | TBA                               | Group Art Unit:   | TBA        |
| Filing Date: |                                   | Examiner:         | TBA        |
| Title:       | RATE VALIDATION SYSTEM AND METHOD | Confirmation No.: | TBA        |

**DECLARATION FOR PATENT APPLICATION**

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and sole inventor (if only one name is listed below) or an original, first and joint (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

**RATE VALIDATION SYSTEM AND METHOD**

the specification of which is attached hereto or was filed on \_\_\_\_\_ as  
Application Serial No. \_\_\_\_\_ and was amended on \_\_\_\_\_ (if  
applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at least one country other than the United States, listed below, and have also identified below, by checking the box, any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed.

| Prior Foreign<br>Application(s) No. | Country | Filing Date | Priority Not Claimed |
|-------------------------------------|---------|-------------|----------------------|
| N/A                                 | _____   | _____       | [ ]                  |

I hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional application(s) listed below:

|                    |                       |
|--------------------|-----------------------|
| <u>60/521,454</u>  | <u>April 28, 2004</u> |
| Application Number | Filing Date           |


I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or §365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in 37 C.F.R. §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

|                    |             |                                     |
|--------------------|-------------|-------------------------------------|
| <u>N/A</u>         | <u></u>     | <u></u>                             |
| Application Number | Filing Date | Status (Patent, Pending, Abandoned) |

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

In the event that the Application Number and/or filing date is not available when this Declaration is executed, I hereby authorize and request any attorney associated with the Snell & Wilmer, L.L.P., Customer No. 20322, to insert above the filing date and/or the application number of said application when known.

Full name of sole or first joint inventor: Jitendra K. Bhalgat

Inventor's signature:  Date: 9/22/04

Residence Address: 3 Denver Road

City/State: Marlton, New Jersey Zip Code: 08053

Mailing Address: Same as above

Citizenship: United States of America

Full name of second joint inventor: Carly Ann Allen

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: 1 Poveys Close, Burgess Hill

City/State: West Sussex, United Kingdom Zip Code: RH15 9TA

Mailing Address: Same as above

Citizenship: United States of America

Full name of third joint inventor: Deborah C. Fearon

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: 2211 West Los Arboles Place

City/State: Chandler, Arizona Zip Code: 85224

Mailing Address: Same as above

Citizenship: United States of America

Full name of fourth joint inventor: Clare Solly

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: 8 Arundel Court, West Street, Burgess Hill

City/State: West Sussex, United Kingdom Zip Code: RH15 8NL

Mailing Address: Same as above

Citizenship: British

# IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

-- PATENT --

|              |                                   |                   |            |
|--------------|-----------------------------------|-------------------|------------|
| Inventor(s): | Jitendra K. Bhalgat, et al.       | Docket No.:       | 70655.4300 |
| Serial No.:  | TBA                               | Group Art Unit:   | TBA        |
| Filing Date: |                                   | Examiner:         | TBA        |
| Title:       | RATE VALIDATION SYSTEM AND METHOD | Confirmation No.: | TBA        |

## DECLARATION FOR PATENT APPLICATION

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### RATE VALIDATION SYSTEM AND METHOD

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| Prior Foreign<br>Application(s) No. | Country | Filing Date | Priority Not Claimed |
|-------------------------------------|---------|-------------|----------------------|
| N/A                                 | _____   | _____       | [ ]                  |

Serial No. TBA  
Docket No. 70855.4300

I hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional application(s) listed below:

60/521,454

Application Number

April 28, 2004

Filing Date

I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or §365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in 37 C.F.R. §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

N/A

Application Number

Filing Date

Status (Patent, Pending, Abandoned)


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
Full name of sole or first joint inventor: Jitendra K. Bhalgat

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: 3 Denver RoadCity/State: Marlton, New Jersey Zip Code: 08053Mailing Address: Same as aboveCitizenship: United States of America

Serial No. TBA  
Docket No. 70855.4300Full name of second joint inventor: Carly Ann AllenInventor's signature:  Date: 27/9/04Residence Address: 1 Poveys Close, Burgess HillCity/State: West Sussex, United Kingdom Zip Code: RH15 9TAMailing Address: Same as aboveCitizenship: United States of AmericaFull name of third joint inventor: Deborah C. Fearon

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: 2211 West Los Arboles PlaceCity/State: Chandler, Arizona Zip Code: 85224Mailing Address: Same as aboveCitizenship: United States of AmericaFull name of fourth joint inventor: Clare SollyInventor's signature:  Date: 27/9/04Residence Address: 26 Brookway, Burgess HillCity/State: West Sussex, United Kingdom Zip Code: RH15 0LNMailing Address: Same as aboveCitizenship: British



# IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

-- PATENT --

|              |                                   |                   |            |
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| Inventor(s): | Jitendra K. Bhalgat, et al.       | Docket No.:       | 70655.4300 |
| Serial No.:  | TBA                               | Group Art Unit:   | TBA        |
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| Title:       | RATE VAL DATION SYSTEM AND METHOD | Confirmation No.: | TBA        |

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| Prior Foreign Application(s) No. | Country | Filing Date | Priority Not Claimed |
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| N/A                              |         |             | [ ]                  |

Serial No. TBA  
Docket No. 70655.4300

I hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional application(s) listed below:

60/527,454      April 28, 2004  
Application Number      Filing Date

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N/A                                                      
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Full name of sole or first joint inventor: Jitendra K. Bhalgat

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

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City/State: Marlton, New Jersey      Zip Code: 08053

Mailing Address: Same as above

Citizenship: United States of America

Serial No. TBA  
Docket No. 70655.4300Full name of second joint inventor: Carly Ann Allen

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Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

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